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May 2017 — VOL. 15 NO. 5

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Points Party!

SEE PAGE 6

Above, Midtown Mall is starting a Saturday Market. See page 8 if you would like to get involved in future events.

ALBERTA'S ATB ADVANTAGE

- ATB can get rid of Alberta's deficit, and do much more! - p. 4
- How eliminating the deficit helps erase the democracy deficit - p. 5
- The news behind the news - p. 9

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From Sagitiwa to Whitecourt - A Salute to the Pioneers - Part 2

By Jerry Graham. Thank you to John Dahl and the late Vic Young for their help in obtaining original manuscript.

The Whitecourt the author found nestled at the foot of the hill extended from the property of the late Peter Gardner in the east to the dwelling now occupied by Reg Heward to the west.

It consisted of a log store, a log dwelling next to the store, and a log storehouse or abandoned dwelling to the east thereof. Across the street, if indeed it was a street, and starting with the dwelling of the late P. Gardner, (this building a short time later housed the Bank to be established), and travelling in a westerly direction, came the dwelling of Dr. J.E. Wellwood, then a log building, (unoccupied and unfinished), which had been started with the intention of housing a livery barn, although livery barns are rarely situated on Main Street.

The pool room operated by one Henry Steward, a southern gentleman from Texas, was also housed in a

(Continued on page 14)



Above, Henry Steward in front of his pool hall, Main Street Whitecourt, circa 1918.

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Make a list of the pioneers described in *From Sagitawa to Whitecourt* and the street names, institutions or other facilities that have been named after these pioneers. At the end of the series, complete lists will be eligible for a draw.

Prizes to be announced!!!!

What's Up in Whitecourt

Teen Monthly Mayhem Night

Friday, May 5 - 7:30 PM to 9:30 PM

Allan & Jean Millar Centre

Minute To Win It - We're taking Bouncy Castle fun and mixing it with Minute To Win It hilarity and prizes! For more information call 780-778-3637.

Corporate Challenge - Mini Olympics

Friday, May 5 - 1:00 PM - 4:00 PM

We'll set out the challenges, you bring the competitors! Come out for a three-legged relay racing, washer tossing, good time! @ Allan & Jean Millar Centre

Early Bird Rate: \$50 Regular Rate: \$55

Spring Fling Special Event

Saturday, May 6 - 10:00 AM - 4:00 PM

Call all parents, children, and super heroes! Meet Spiderman, Batman, Captain America and Wonder Woman at the Allan & Jean Millar Centre for a high energy, interactive, FREE event. Super heroes will only be on site from 1:00 to 3:00pm.

Spring Clean Up

May 9 to May 15

For those residences with back alley access, alley pick up will be provided. All other residents should place refuse at the front curbside. All refuse must be set out for collection by 7:00 a.m. on your designated day. See whitecourt.ca for details.

Whitecourt Trade Fair - 35th Annual

May 12 to May 14

Hosted by the Whitecourt & District Chamber of Commerce. Scott Safety Centre - Athabasca Rink and the Curling Rink. See page 10 for more.

Night Out in Whitecourt (NOW Event)

Friday, May 12 - 7:00 PM - 9:00 PM

Darts Night with the Whitecourt Darts League

Royal Canadian Legion Branch #44 - 4928 51 Ave.

The Whitecourt Darts League is hosting its 3rd Annual Darts Fundraiser for the Stollery Children's Hospital. Learn the way of the game, take part in a fun tournament, enjoy door prizes, draws, and more.

Tim Hortons Community Fun Night

May 13 - 5:30 PM - 8:30 PM

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ATB can eliminate Alberta deficit

by Mark Anielski



For over 25 years, Mark has served as an economic strategist and advisor to governments, business, non-profits, and financial institutions in Canada, the US, Europe (The Netherlands, Austria), Bhutan, French Polynesia and China.

Excerpts from *ATB Financial: Opportunities for Building a New Flourishing Economy of Well-being for Alberta*. (Googling the title will bring up full article)

"ATB Financial is Alberta's most important financial asset. Founded in 1938 under a Social Credit government during the Great Economic Depression ATB is North America's most important public bank with over \$47.673 billion in assets, 6 times larger than the only other public bank in North America, the Bank of North Dakota"

"ATB Financial does not have to generate a profit since it is owned by us, Albertans. ATB Financial pays no income taxes. Moreover, in principle it could actually issue interest-free loans to all Albertans and even governments recovering only its operating costs and loan risk resulting in the cost of credit that would be well below Canada's prime lending rate."

"Of course, the benefits of providing loans to Albertans without charging interest would be significant lowering the cost of doing business, housing costs, going to college or university, farming, and any other number of credit financing needs. At present, the average Canadian is spending about \$0.35 on every dollar of household expenditure on hidden interest charges that come from private bank-created debt money."

(Continued on page 8)

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"You can't have meaningful political democracy without functioning economic democracy."

— Noam Chomsky

"Money power cannot be separated from democratic power without miscarriage and ensuing frustration — political and economic. "

— E.C. Riegel

Building a democratic future

One of the lessons not taught in our schools, or promoted in our mainstream media, is that without economic democracy, there can be no real democracy. Economic democracy is non-existent where a small group of elites have corralled the right to create money from nothing. Never mind that the 1% create it as debt, at compound interest, thereby ensuring the 99% are kept in debt servitude. Not surprisingly, such a system also leads to increasing wealth inequality.



We elect our representatives, who tie themselves to party politics, even at the expense of clearly expressed constituent's interests. The political party itself then routinely breaks promises that helped get it elected, oft-times due to pressure behind the scenes from super-elites. Finally, the government secretly, and usually unknowingly, sells us into debt servitude to the same super-elites, thereby ensuring the voter is largely underrepresented in both individual and party choices. .

For democracy to exist, the creation of money is
(Continued on page 10)

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Publisher: Dan Parker
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Miranda

"The liberty of the press is the palladium of all the civil, political, and religious rights." - Junius

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A young man agreed to baby-sit one night so a couple could go out for Mother's Day. At bedtime he sent the youngsters upstairs to bed and settled down to watch football.

One child kept creeping down the stairs, but the dutiful young man kept sending him back to bed.

At 9 pm the doorbell rang. It was the next-door neighbor, asking whether her son was there.

The young man brusquely replied, "No."

Just then a little head appeared over the banister and shouted, "I'm here, Mom, but he won't let me go home!"

Mother's Day roots go deep

The story of Mother's Day is a long one. It is neither a recent phenomenon as many people believe it to be, nor it is the creation of card and gift marketers syndicate as assumed by cynics of Mother's Day celebrations. To the surprise of many people, Mother's Day festivities are first said to have taken place in the time of ancient Greeks and Romans. They celebrated in honour of goddesses, who represented motherhood.

Today Mother's Day is celebrated in more than 46 countries around the world.

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(Continued from page 4)

“Banking is about leveraging the underlying value of assets. ATB Financial could play a key role in unleashing the full potential of billions of dollars in undervalued human, social and natural capital assets acting as a public utility.”

“ATB Financial could effectively serve as Alberta’s public financial utility creating money and credit for Alberta households, business and even governments at competitive rates.”

“Could ATB Financial provide the Alberta Government with an interim interest-free loan to cover the current fiscal deficit instead of going to the bond markets of Wall Street for debt-financing? The answer is unequivocally yes!”

“When I asked some of my investment and merchant banking friends from London, Washington and Los Angeles this question their answer was clear: “Because ATB Financial is a public bank owned by the province of Alberta, instead of going to the bond markets to cover its deficit, it could buy the deficit from the Provincial Government at virtually no cost to Alberta taxpayers other than recovering the related operating costs of managing the loan.”

“Having ATB Financial is akin to all Albertans having their own ATM or the Government of Alberta having its own central bank like the Bank of Canada....ATB Financial has the same special power of fractional reserve banking as any other private bank.”

“Alberta is fabulously rich in natural capital assets. My estimates of the value of the economic reserves of oil sands alone is over \$8.2 trillion even at oil prices less than \$50/bbl. We are also rich in agricultural and forests which contributed unaccounted \$billions in ecosystem services and natural resources.”

“Today Alberta is running an enormous financial deficit in excess of \$10 billion. From what you’ve learned about ATB Financial now you can see that running a deficit by government is completely unnecessary given that it actually has the power to create its own credit through the same powers of fractional reserve lending as other banks.”

Editor’s Note: Get involved. Nothing will happen without a groundswell of support across the province. Help make the illusion of democracy into a reality.

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Whitecourt Town Council Update

The 2017 Budget Report is now available online. The report provides details on the budget, how property taxes are calculated, and how tax dollars have been allocated for 2017. Property owners can expect to receive combined assessment and taxation notices in mid-May. If you have questions about your tax notice, or the 2017 Budget, please contact the Town Office.

Whitecourt Town Council approved the 2016 Financial Statement for the year end of December 31, 2016. A presentation was made by the Town's auditor, Curtis Friesen from Hawkings Epp Dumont LLP, who reported that the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Town of Whitecourt as of December 31, 2016.

Whitecourt will be conducting FireSmart activities in the hilltop area near Chickadee Drive, Feero Drive and Baxter Crescent this summer. The work is funded by the Forest Resource Improvement Association of Alberta (FRIAA) and the project will treat more than 53 hectares of land. The project, which has been awarded to Wide Open Slashing, has come in under budget, and Council has authorized additional work up to the approved grant amount at the per hectare rate. Whitecourt is also working to update the FireSmart Mitigation Strategy. The draft document was presented for Council's information, and

will be finalized later this year.

The Town of Whitecourt is preparing for the upcoming October 2017 Municipal Election. Similar to previous elections, Whitecourt will be offering special ballots, an advance vote and institutional voting. Information on the 2017 Municipal Election can be found online at www.whitecourt.ca. Amendments have also been made to By-law 1487 – Automated Vote Counting System.

Council has renewed the contract for skate sharpening services at the Scott Safety Centre with Raw Edge Pro Shop for two years, and has also entered into a two year agreement for the Scott Safety Centre Restaurant/Concession with QK3 Holdings and Catering by Mama Gray's Kitchen.

Based on feedback received from local developers, Whitecourt has amended Policy 61-003 Development Agreement. The changes to the security requirements will not only protect the Town, but will also allow developers flexibility with cash flow. Feedback on the policy was received at an open house held in March 2017.

Whitecourt will be participating in the 35th Annual Whitecourt Trade Fair hosted by the Whitecourt & District Chamber of Commerce. Whitecourt will be encouraging residents to prepare a 72-hour emergency kit, and will also be promoting FireSmart activities. Be sure to stop by our booth in the Scott Safety Centre on May 12, 13 and 14.

Councillor Bill McAree has been appointed Deputy Mayor from May 1 to August 31, 2017.

MONTHLY QUIZ SPELLING

1.) Annoying; "vek say shus" 2) Acrobatic roll of body; "summer sawlt" 3) Bra; "bra zeer"

VOCABULARY

1) Lavage: hay, organ washing, shaping lava rocks, wealth 2) Lea: wind sheltered side, beginning, open grassland, without fat 3) Leaven: enliven, removed, with leaves, desirable leftovers

WORD JUMBLE

1.) *N O K E*
2.) *B E B A Y*
3.) *Z O N A L B*
4.) *E S S E G I*

See page 23 for answers

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(Continued from page 5)

something that must be credited to each and every individual, rather than a few super elite individuals. Who ends up with the most money after that is of course what a truly free market is for. The point is that all have equality of opportunity at the starting point. The public creation of money helps eliminate debt servitude as it keeps a lid on government debt with any interest payments going back into the public purse for such things as infrastructure that benefit one and all.

The publicly owned Bank of Canada created a significant portion of Canada's money supply at one time, from 1939 to 1974. This led to some great developments, such as the St. Lawrence Seaway, old age pensions and much more; along with a manageable debt. Since the private bankers took over creation of almost the entire Canadian money supply, our infrastructure has crumbled and our debt has skyrocketed. Now that the lesson has been learned, it is time to go back to the public creation of money; not just by governments, but in ways that directly credit the individual. There has been a decades long development of better systems pushing individual credit money, with the current apex being something called binary economics (see cesj.org for more).

However, the government creation of money, if properly set up, can be a step forward, as the Bank of Canada experience proved. Beyond this, a promising way forward can be made at the provincial level. South of the border, the Bank of North Dakota serves as an excellent example in this regard. This publicly owned outperforms the Wall Street banks year in and year out, in good times and bad. (See page 17 for a story on the

fight to create another state owned bank, complete with an endorsement by a leading candidate for office.

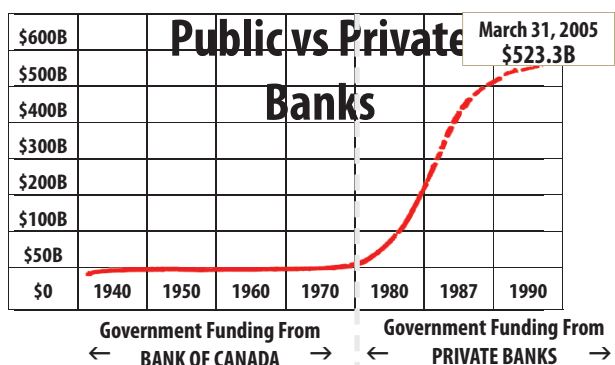
Meanwhile, Alberta is best positioned to do something similar north of the 49th. We already have a provincially owned bank, but it is not being used to its potential, nor what it was originally meant for, when it was created by the Social Credit government in 1938 to alleviate the depression.

Previously, high oil prices and business friendly policies meant Alberta could prosper, albeit unevenly, despite the glaring defects in our monetary system. Such is no longer the case. Now it is necessary to make the ATB into an institution that not only brings back the Alberta Advantage, but expands it, so that we can have both the best business environment and social policies in Canada.

After this editorial was written, I came across an article that went into some detail on the ATB proposal. It is by an accredited Albertan economist, Mark Anielski that gave some details on bringing the ATB back to its roots. Excerpt are on page 4.

“We already have a provincially owned bank, but it is not being used to its potential, nor what it was originally meant for, when it was created by the Social Credit government in 1938 to alleviate the depression.”

National Debt



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The news behind the news

It is a tinfoil hat idea to think there is a hidden movement towards a world government. There is nothing hidden about it. True, the mainstream media doesn't report on it, but in the age of the Internet it is a simple matter to look at the evidence.

There are various groups working towards world government that are being increasingly brought into the light. These include the Bilderbergers, the Trilateral Commission, the U.S. Council on Foreign Relations, the British Round Table on International Affairs and so on.

There is also a 'coming out of the closet' organization, the World Government Summit. It was formed in 2013, but added 'World' to its title in 2015. Past speakers have included then U.S. President Barak Obama, Jeffery Sachs, titan of the financial system, and other elites and super-elites.

There have also been clear admissions by insiders about the world government movement that can be looked up in books available through the Alberta Library system.

Carroll Quigley, described as former U.S. President Bill Clinton's mentor, wrote in *Tragedy and Hope*: "The powers of financial capitalism had another far-reaching aim, nothing less than to create a world system of financial control in private hands able to dominate the political system of each country and the economy of the world as a whole. This system was to be controlled in a feudalist fashion by the central banks of the world acting in concert by secret agreements arrived at in frequent private meetings and conferences."

Ultimate insider David Rockefeller, in his book *Memoirs* wrote: "Some even believe we are part of a secret cabal working against the best interests of the United States, characterizing my family and me as 'internationalists' and of conspiring with others around the world to build a more integrated global political and economic structure - One World, if you will. If that's the charge, I stand guilty, and I am proud of it."

It is the push for a world government that is the driving force behind the current financial system. One possible plan is that when debts get so unmanageable, there will be a move to create a form of world currency to manage the crisis. This is the old tactic of creating a problem, and then offering a solution to move society in a certain direction.

Purportedly, Rockefeller also said "[t]he supranational sovereignty of an intellectual elite and world bankers is surely preferable to the national auto-determination practiced in past centuries." Regardless if this quote, attributed to him at a Bilderberg meeting, is true or not, it certainly reflects what is happening in practice.

It is the view here that a world governance structure is absolutely necessary for the future. Nuclear weapons and environmental challenges are two of the problems that must be solved at the level they occur at; which is to say the global level. Rockefeller might actually be correct in his assertion that an intellectual elite and world bankers is preferable to national auto-determination, given the bloody history of humanity under the aegis of nation states. The caveat here is that the improvement would only be in the short term.

To elaborate, it is always higher levels of governance that forestall most wars. There was constant war between tribes, city states and so on that only ended with their formation into nation states. There were a few steps back that resulted in civil wars, but for the most part, the improvement in the peace and security of the average citizen within national borders was dramatic.

(Continued on page 12)



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(Continued from page 11)

However, trying to advance the governing structures to the higher levels of the European Union, NAFTA and so on, to the global level is failing, and for good reasons. Without going into too much detail, the following are three main sticking points.

The first is over-centralization of power. This has both logistical and psychological drawbacks. The logistical is that more decision making is needed at lower levels, due to the increasing complexity and speed of today's society. The psychological drawback is the all-too-true observation that concentrated power tends to corrupt.

A related second no-go is that a societal structure that is run by a tiny percent of super-elites, with the rest of the populace left in the dark, is easily subverted by the less scrupulous. That is: even if a ruling super-elite council managed to resist being corrupted by power, they would make an easy target. In a society without a foundation of knowledgeable, empowered citizens, history shows us coup d'états, creeping or otherwise, are virtually guaranteed.

A third barrier is that interest charges work to select ethics out of the general population. Often the money

to pay the interest is not created as fast as it comes due. People have to engage in a mad scramble of monetary musical chairs to obtain enough to pay their loans. The one left standing loses their home. Needless to say, morality can become a victim in this race. Christianity at one time banned all interest on loans.

In short, the social credit observation that *society should be built up from the individual, not down from the state* is based on solid logistical, moral and psychological rationales. Binary economics has developed the sacred idea further (see cesj.org). As the old global strategy crumbles, it is time to develop this new global way forward.



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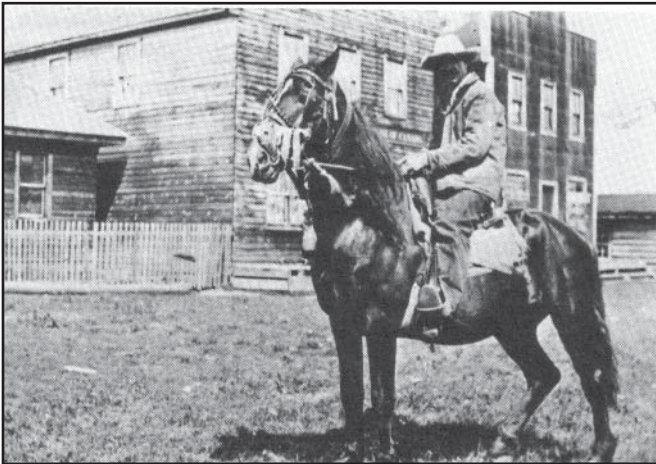
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(Continued from page 2)

log building, and offered what could be termed as good a collection of "pool sharks" as could be found anywhere. The pea pool game which went on almost unceasingly was no place for beginners or even average players. The boys were dynamite!

Over on the opposite corner, with the main entrance to the hamlet intervening, was the Stopping Place run by Mrs. Olson, a gathering place for all and sundry where the coffee pot was always on the stove. Axel, the 'Man of the House', (Mrs. Olson's husband), kept things enlivened by his ready wit, and ability to give imitations on the violin. Nothing ever seemed to bother Axel, not even what might happen to the woodpile should he pass away, as he only sawed sufficient for one day at a time, lest perchance he might not be around to bask in the heat his efforts had provided.



Axel Olson riding down Whitecourt's Main Street. The building in the background is Harrop's Hotel.

A look at the family group showed Lillian (later, Mrs. Bob Wood) Bill & Albert (still here) Elsie and Anna. John came along at a later date.

A bit to the west, Dr. Wellwood had carpenters working on a new dwelling which was nearing completion (Reg Howard's residence). Immediately opposite the Olson Stopping Place was another Stopping Place operated by Jim and Mrs. Harrop, and close by a red tin covered building which at one time had housed a pool room, but was now being used as a meeting place or village hall.



Mrs. Harrop and her children. L to R - John, Gladys and Mildred.

Then at the bottom of the hill and to the south, Herb Wilson had his livery barn. Herb, by the way, had his
(Continued on page 15)

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✓ Flannels	✓ Notions								
✓ Fleece	✓ ..& more								
<i>"Waiting for a Sizzlin Summer !"</i>									

(Continued from page 14)

residence a short distance to the rear of the red hall already mentioned.

Our driver, Shortie, deposited us at Harrop's, the Stopping Place on the north side of the street, and here a welcome discovery was made. Mrs. Harrop was an excellent cook who took a deal of pride in her culinary accomplishments, and set a grand table. Homemade bread, buns and cakes etc. with little or no resort to canned goods, was indeed a far cry from what had been experienced at Springwater.

This brought the realization that possibly the long journey with its attendant discomforts might really have been worthwhile after all. A pleasant surprise indeed. Besides looking after the Stopping Place, Mrs. Harrop was also capable of raising a family of (at that time) three girls and a boy.

Jim, her husband, was busy with his homestead west of the McLeod River. Mildred Moore, (wife of Jack Moore), is the only member of the Harrop family still in Whitecourt.

The log store, operating under the name of William and John Torgerson, and almost invariably referred to as 'Torgersons' housed the Post Office and Land Office, besides stocking almost everything needed by homesteaders in the way of victuals and hardware, dry goods, and as they are wont to say in the advertising field, "other articles too numerous to mention".

The mail arrived twice a week by stage coach (visions of the old west) and this provided the only link with the outside world. There was no telephone or telegraph connection. Despite such lacks however, it is indeed interesting to note that during the period from possibly 1910 to 1918 or so, a gentleman by the name of McAlpine operated a printing press, and published a weekly newspaper called The News Record. This had ceased publication prior to the author's arrival however, but it would be very interesting to speculate as to where the editor found his news. All this being some time before the advent of radio, and with only a mailing contact with the outside, one can only hazard a guess that The Editor must have had a very vivid imagination, and a keen nose for news. Possibly a lot of each.

But getting back to the store. This was operated by a father and son team, and I would make bold to suggest that the father, William Torgerson, might rightfully be

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called the Father of Whitecourt at that time. He was a man built along massive lines. A big frame with a heart to match. He listened to more tales of woe and hard luck stories than most men, but unlike most men, he usually did something, or tried to do something, to make life more bearable to all. In a word, he was a "touch" and one can only hope his abiding faith in humanity was not misplaced, although he would not have survived long as Credit Manager for any corporation! His losses, and he had many, he took philosophically, no doubt in the belief that he had done what he should have done, and if the recipient failed to respond that was altogether beside the point.

The son, John, who had been seriously wounded in World War I, was a slim built youth, who despite his physical handicaps showed a remarkable ability in almost all sports, baseball, tennis, golf, hockey, etc. while he also, played a very scientific game of bridge and excelled at poker. A good number of pea pool players dropped out when he entered the game, they being aware of the fact that they were getting out of their class.

The family lived in a log cabin adjoining the store, where Mrs. Torgerson and daughter Dolly (Wilma) held

(Continued on page 16)

(Continued from page 15)

forth. Dolly, who had recently returned from Westminster Ladies College was unmarried, and later came to work in the Bank. By a stroke of extreme good fortune the author was able to change the young lady's marital status some time later. Let it be recorded that in the opinion of the author, John Torgerson will be remembered as one of the best all round athletes Whitecourt has produced. Another party, Johnnie Klymok, who came along at a much later date will, in the opinion of the author be similarly remembered, and it was indeed most unfortunate that Johnnie died at a very youthful age. He really showed promise.

Dr. and Mrs. Wellwood had arrived here in some capacity connected with the railway, but the beginning of the war had seen all railroad expansion abandoned. Consequently, Mrs. Wellwood remained in residence here while Dr. Wellwood went off to war. It is difficult to conceive anyone of Mrs. Wellwood's many talents isolated in such a place, but here she was, and here she gave very freely of her time and talent to Whitecourt's development. She was a musician of great ability, a singer who had thrilled church goers in Toronto, and an organizer beyond question. For sheer excellence of presentation it would indeed be difficult to approach the high standards of the Christmas concerts she organized in conjunction with the Sunday School which she also conducted. Dr. Wellwood was invalided home, and was in and out of hospital a great deal, before eventually succumbing a year or two later.

It would not be right to pass the Wellwood menage without mention of one Syd Smith, who acted as a sort of batman there, an old English remittance man, (remittance men were very common in those days, and the name has to be regarded as synonymous to expatriate, insofar as the banishment from one's homeland extended). In many such cases the embarrassment stemmed from the excessive use of alcohol by the expatriate — not that the banishment to Canada either cured or curtailed such activities, — but it did at least remove them from the area where they could conceivably prove irksome to other members of the family.

Going back a number of years to the days when the author attended school in Scotland, he can well remember the departure of one such individual for Canada. As the train whistled its departure the man destined for Canada waved a fond farewell, and in a strong voice no doubt well fortified with ample potions of Johnnie Walker proclaimed, "I am leaving my country for my country's good". He was, no doubt, joining the ever swelling ranks of remittance men.

Syd Smith had been Dr. Wellwood's batman in the army or so it was suspected. Nothing ever completely satisfied Syd and no one ever believed anything would. He was that kind of man. *To be continued...*

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What a State-Owned Bank Can Do for New Jersey

by Ellen Brown

Editor's Note: This province created the Alberta Treasury Branch in 1938 to function much like what is being proposed for New Jersey. The Albertan idea was somewhat subverted by private bankers, but it is still possible to bring the ATB closer to its true purpose. For more on this, see the article on page 4 & 5. The Bank of North of North Dakota example illustrates how both New Jersey and the Alberta ATB can help their economies, while reducing their deficits. All that's need for Alberta, is public education and then involvement.



Phil Murphy, the leading Democratic candidate for governor of New Jersey, has made a state-owned bank a centerpiece of his campaign. He says the New Jersey bank would “take money out of Wall Street and put it to work for New Jersey – creating jobs and growing the economy [by] using state deposits to finance local investments ... and ... support billions of dollars of critical investments in infrastructure, small businesses, and student loans – saving our residents money and returning all profits to the taxpayers.”

A former Wall Street banker himself, Murphy knows how banking works. But in an April 7 op-ed in The New Jersey Spotlight, former New Jersey state treasurer Andrew Sidamon-Eristoff questioned the need for a state-owned bank and raised the issue of risk. This post is in response to those arguments, including a short refresher on the stellar model of the Bank of North Dakota (BND), currently the nation's only state-owned depository bank.

(Continued on page 18)



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(Continued from page 17)

Which Is Safer, a Public Bank or a Private Bank?

Sidamon-Eristoff warns, "[W]e need to remember that a public bank would be lending the state's operating cash balances – we're not talking about an enormous pool of unused, unencumbered cash – and that any repayment shortfalls or liquidity restrictions could potentially impact the availability of funds for employee salaries and other regular operating expenses."

As the Bank of England recently confirmed, however, banks do not actually lend their deposits. The deposits at all times remain in the bank, available for withdrawal. They are no less available to the state when deposited in its own bank than in Bank of America. In fact, they are more at risk in Bank of America and other Wall Street banks, which with the repeal of Glass-Steagall are allowed to commingle their funds. That means they can gamble with their deposits in derivatives and other risky ventures, something a transparent and accountable state-owned bank would not be allowed to do.

"As the Bank of England recently confirmed, however, banks do not actually lend their deposits."

Today, government deposits are at risk in private banks for another reason. Banks across the country are telling governments of all sizes that they can no longer provide the collateral required to fully protect these deposits while paying a competitive interest rate on them, due to heightened regulatory requirements. FDIC insurance covers only the first \$250,000 of these deposits, a sum government revenues far exceed. The bulk of these deposits are thus left insufficiently protected against a banking collapse like that seen in 2008-09—something that is widely predicted to happen again.

In North Dakota, by contrast, state revenues are deposited by law in the state-owned Bank of North Dakota and are guaranteed by the state. The BND pays a competitive interest rate on these deposits that is generally at about the midpoint of rates paid by other banks in the state. The BND, in turn, guarantees municipal government deposits, which are generally reserved for local banks. Unlike in other states, where local banks must back public deposits with collateral to an extent that makes the funds largely unavailable for lending, North

(Continued on page 21)



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- Find the contact information for the Director who represents you.
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- Attend your REA meetings and take time to learn more about the organization.
- Volunteer your expertise and skills to support your REA.
- Tell your friends, family, and neighbours why you think the REA is valuable and worth protecting.
- Call your MLA and tell them why the REA is valuable to Alberta.

If you are passionate about your community and are interested in finding out more, talk to your REA. *Have you got time to spare?* Ask your Board of Directors how you can be part of the REA future. Cooperative sustainability depends on the involvement of passionate members who recognize the value of their co-op and see the continued contribution the REA makes to the rural community where they live. Your support helps perpetuate the success of a vibrant rural Alberta. Talk to your REA Board – working together really does work!

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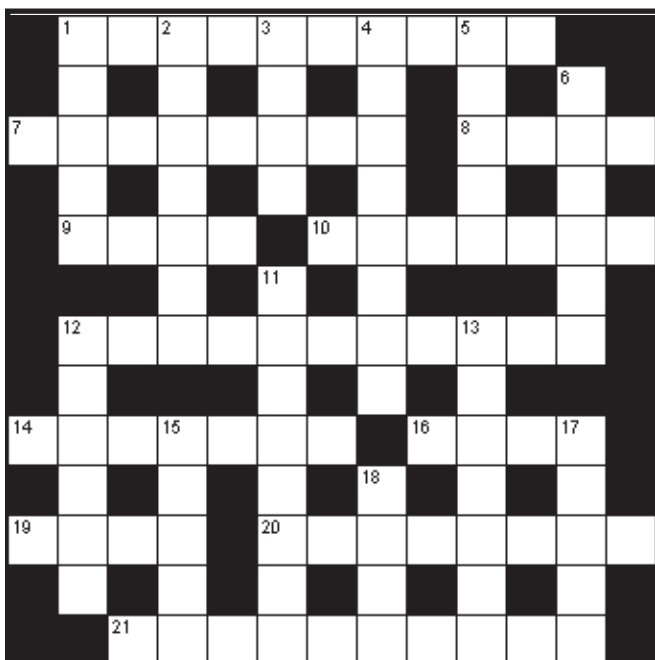




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- 20 Lift (8)
- 21 Plague (10)

Down

- 1 Freedom from war (5)
- 2 Distinguished (7)
- 3 Chilled (4)
- 4 Last (8)
- 5 Seventh sign of the Zodiac (5)
- 6 Thrifty (6)
- 11 Least advanced in age (8)
- 12 Notified of a risk (6)
- 13 Take no part (7)
- 15 Be evasive (5)
- 17 Idle bee (5)
- 18 Scottish dance (4)

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3. Except for countries on the Arabian Peninsula, what three Asian countries border the Arabian Gulf?

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4				7	1			
	5				6		3	
		1		8	9	7		
3						8	1	
			6	4				
		3				6		
7	9		5					4

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A E T S G I I S S H S L L N N E I
I F N R L A A N H D S B E D D B R
J O H I I O E N N W A Q A B B L A
A L C V A T V A D N A L T O C S G
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POLAND
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SCOTLAND
SLOVENIA
TURKEY
UKRAINE
WALES

(Continued from page 18)

Dakota's community banks are able to use their municipal government deposits to back loans because the BND provides letters of credit guaranteeing them.

The concern that a New Jersey state-owned bank might make risky loans can be obviated by limiting lending, at least initially, to the same sorts of loans the state makes now, using the same underwriting standards. Sidamon-Eristoff observes that "the state already maintains a comprehensive range of economic development, infrastructure finance, housing finance, and student assistance programs." What financing through the state's own bank would add is leverage. State and local governments routinely make loans through revolving funds, in which the money has to be there before it can be lent out and must come back before it is lent again. Chartered depository banks are allowed to leverage their capital into 10 times that sum (or more) in loans, acquiring the liquidity for withdrawals as needed from the wholesale markets (Fed funds, the repo market or the Federal Home Loan Banks). A bank with adequate capital will lend to any creditworthy borrower, without first checking its deposits or its reserves. If the bank has insufficient reserves, it can borrow from a variety of cheap sources that are normally the exclusive province of the banking club, but that local governments and communities can tap into by owning their own banks.

That is one of the major benefits to the state of having its own bank: it can borrow very cheaply in the money markets. It can get the sort of Wall Street perks not otherwise available to governments, businesses, or individuals; and it is backstopped by the Federal Reserve system if it runs short of funds. This is the magic that allows banks to be so profitable, and it is what makes a publicly-owned bank exceptionally useful at state and local levels of government.

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Consider the possibilities, for example, for funding infrastructure. Like most states today, New Jersey suffers from serious budget problems, limiting its ability to make needed improvements. By funding infrastructure through its own bank, the state can cut infrastructure costs roughly in half, since 50 percent of the cost of infrastructure, on average, is financing. Again, a state-owned bank can do this by leveraging its capital, with any shortfall covered very cheaply in the wholesale markets. In effect, the state can borrow at bankers' rates of 1 percent

(Continued on page 22)

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(Continued from page 21)

or less, rather than at market rates of 4 to 6 percent for taxable infrastructure bonds (not to mention the roughly 12 percent return expected by private equity investors). The state can borrow at 1 percent and turn a profit even if it lends for local development at only 2 percent—one-half to two-thirds below bond market rates.

That is the rate at which North Dakota lends for infrastructure. In 2015, the state legislature established a BND Infrastructure Loan Fund program that made \$150 million available to local communities for a wide variety of infrastructure needs. These loans have a 2 percent fixed interest rate and a term of up to 30 years; and the 2 percent goes back to the State of North Dakota, so it's a win-win-win for local residents.

The BND is able to make these cheap loans while still turning a tidy profit because its costs are very low: no exorbitantly-paid executives; no bonuses, fees, or commissions; very low borrowing costs; no need for multiple branch offices; no FDIC insurance premiums; no private shareholders. Profits are recycled back into the bank, the state and the community.

In November 2014, The Wall Street Journal reported that the BND was actually more profitable than the largest Wall Street banks, with a return on equity that was 70 percent greater than for JPMorgan Chase and Goldman Sachs. This remarkable performance was attributed to the state's oil boom; but the boom has now become an oil bust, yet the BND's profits continue to climb. In its latest annual report, published in April 2016, the bank boasted its most profitable year ever. The BND has had record profits for the last 12 years, each year outperforming the last. In 2015 it reported \$130.7 million in earnings, total

assets of \$7.4 billion, capital of \$749 million, and a return on equity of a whopping 18.1 percent.

The BND Partners, Not Competes, with Local Banks

Sidamon-Eristoff argues that "a new public bank would inevitably compete against New Jersey's private banks for routine business." But the BND does not compete with private banks either for municipal deposits or for loans. Rather, it partners with local banks, participating in their loans. The local bank acts as the front office dealing directly with customers. The BND acts more like a "bankers' bank," helping with liquidity and capital requirements. By partnering with the BND, local banks can take on projects in which Wall Street has no interest, projects that might otherwise go unfunded, including loans for local infrastructure.

The BND helps local private banks in other ways. It acts as a mini-Fed for the state, providing correspondent banking services to virtually every financial institution in North Dakota. It offers secured and unsecured federal funds lines to over 100 financial institutions, along with

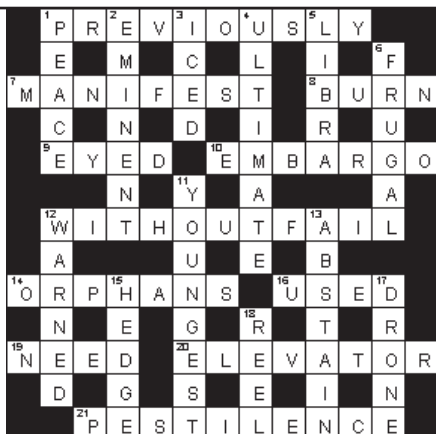
check-clearing, cash management and automated clearing house services. Because it assists local banks with mortgages and guarantees their loans, local banks have been able to keep loans on their books rather than selling them to investors to meet capital requirements, allowing them to avoid the subprime and securitization debacles.

Due to this amicable relationship, the North Dakota Bankers' Association endorses the BND as a partner rather than a competitor of the state's private banks.

(Continued on page 23)

“These loans have a 2 percent fixed interest rate and a term of up to 30 years; and the 2 percent goes back to the State of North Dakota, so it's a win-win-win for local residents.”

Crossword Answer



Meeting the Competition

- Copying • Printing • Faxing • Résumés
- Invoices • Brochures • Business Cards
- Invitations • Laminating
- Graphic Design • Web Design
- Computer Sales & Service and More!



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Indeed, it may be the BND that ultimately saves local North Dakota banks from extinction as the number of banks in the US steadily shrinks. North Dakota has more banks per capita than any other state.

Bolstering the State's Budget

The BND also helps directly with state government funding as needed. Between 2009 and 2016, the BND retained its profits because the state did not need them and the bank needed the additional capital for its rapidly expanding loan portfolio. But in December 2016, Governor Jack Dalrymple proposed returning \$200 million from the bank's profits to the state's general fund, to help make up for a budget shortfall caused by collapsing oil and soybean proceeds. Dalrymple commented, "Our economic advisers have told us there is no similar state in the nation that could have weathered such a collapse in commodity prices without serious impacts on their financial condition."

The BND also served as a rainy day fund when the state went over-budget in 2001-02 due to the dot-com bust. The bank simply declared an extra dividend for the state, and the next year the budget was back on track: no massive debt accumulation, no Wall Street bid-rigging,

no fraudulent interest-rate swaps, no capital appreciation bonds at 300% interest.

Having a cheap and ready credit line with the state's own bank can have similar benefits for New Jersey and other states. It can reduce the need for wasteful rainy-day funds invested at minimal interest in out-of-state banks; allow the state to leverage its funds, expanding its current credit facilities without adding to the state's debt burden; cut infrastructure costs nearly in half; and jumpstart the economy with new development, new employment, and an expanded tax base.

Ellen Brown is an attorney, founder of the Public Banking Institute, a Senior Fellow of the Democracy Collaborative., and author of twelve books including Web of Debt and The Public Bank Solution. She also co-hosts a radio program on PRN.FM called "It's Our Money." Her 300+ blog articles are posted at EllenBrown.com.

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The Secret of OZ SPELLING QUIZ

- 1.) vexatious
- 2.) somersault
- 3.) brassiere

VOCABULARY

- 1.) organ washing
- 2.) open grassland
- 3.) enliven

WORD JUMBLE

- 1.) KENO
- 2.) ABBEY
- 3.) BLAZON
- 4.) GENESIS

WORLD GEOGRAPHY

- 1) Bridgetown 2) Arctic Ocean/Barents Sea/Norwegian Sea; 3) Iran Pakistan India

Sudoku Answer								
9	3	8	1	6	5	2	4	7
4	2	6	9	3	7	1	5	8
1	5	7	8	4	2	6	9	3
2	4	1	3	5	8	9	7	6
3	6	5	2	7	9	4	8	1
8	7	9	6	1	4	5	3	2
5	8	3	4	2	1	7	6	9
6	1	4	7	9	3	8	2	5
7	9	2	5	8	6	3	1	4

Word Search Answer												
Large Print Word Search Puzzles European Countries 2 - Solution												
A	O	Y	G	E	O	R	G	I	A	F	R	C
Z	Y	E	X	I	Q	M	S	A	S	O	Y	N
E	R	K	I	T	A	L	Y	U	M	P	I	X
R	Y	R	A	G	N	U	H	A	R	E	L	M
B	F	U	M	D	W	M	N	U	T	A	K	V
A	E	T	S	G	I	S	S	H	S	L	N	E
I	F	N	R	L	A	A	N	H	D	S	B	E
J	O	H	I	O	E	N	N	W	A	Q	A	B
A	L	C	V	A	T	V	A	D	N	A	L	T
N	O	T	A	H	R	L	E	I	O	P	L	O
M	A	Q	C	N	G	K	A	N	X	R	E	G
L	I	E	V	N	O	X	U	Y	I	G	R	S
P	I	Q	E	U	M	I	X	G	A	I	A	T
L	E	B	L	P	D	N	E	T	H	E	R	L

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discussion"

- Walter Lippman

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MegaCab 4x4
2006 Dodge 1500 HD



4x4, Leather
2005 GMC Yukon



Grand Caravan
2003 Dodge Caravan



Pickup Truck
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VZFX50
2008 Yamaha



V6 - 5 Speed
2006 Ford Mustang



Test Drive Today
2013 Ford Fusion



4x4
2007 Ford F-150



Leather, 4x4
1997 Chevy Tahoe Full Load



2104 Arctic 300 162 Rev
2003 Skidoo 600 w Reverse



4 cyl, 5 spd
2002 Honda Civic



Pan Cooled, E Start
2013 Skidoo 550



4x4
2014 Jeep Sport



Mint AWD
2010 Acadia



4 Speed
1971 Jeep V6



4x4, Mint
2005 Honda



V6, Auto
1996 Ford Mustang



105,000 km
2005 Kia Van



V6, 5 spd
1993 Ford Probe



Mint 200CC
2008 Skidoo



4x4, Diesel
2003 Dodge 2500



Low KM (Mint)
2011 Volkswagen Jetta



4x4
2013 Dodge 1500



w/Trailer
1987 International



Divided, Auto
2002 Ford V8 Cargo Van



9 ft. Bathroom
1993 Okanagan



DURAMAX
2007 Topkick 550 Picker



Full Load
2002 Chev 2500 HD



Great Winter Beater
1992 Ford Taurus



4 Cyl - 5 Speed
2011 Ford Fiesta



4 Stroke
2011 Honda 450F



Outdoor Kitchen, Mint
2015 Rockwood



Full Load
2007 Regal



7.3L Powerstroke Diesel
1993 Ford Bus



27', Bunks
2006 Frontier



Check it Out
1999 Golden Falcon



4x4
2014 Dodge 1500



40 ft Toy Hauler
2010 Road Warrior



2002 25 Ft Wilderness



Fifth Wheel
1998 Sportsman 21 Ft



With Slideout
1998 Dutchman



Rear Bedroom
1995 Ford 30 ft.



(Like New)
2012 Winnieago

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